

Benton County Planning



FLOOD PROTECTION FOR YOU AND YOUR PROPERTY

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FLOOD PROTECTION INTRODUCTION

Benton County is dedicated to minimizing the loss of life and property that is associated with flooding events. Education and prevention are valuable and proven tools that help communities become resistant to these natural disasters. Benton County recognizes that its entire community is susceptible to flooding, not just those structures located within Special Flood Hazard Areas (SFHA's). The following information has been provided to help inform property owners located within the SFHA, flood prone areas, and also all property owners within the unincorporated area of Benton County.



FLOOD INSURANCE

Since standard homeowners insurance doesn't cover flooding, it's important to have protection from the floods associated with hurricanes, tropical storms, heavy rains, and other conditions that impact the U.S. In 1968, Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Unincorporated Benton County is a participating community in the NFIP, as such, Benton County agrees to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA), which works closely with nearly 90 [private insurance companies](#) to offer flood insurance to property owners and renters. In order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards.

The NFIP, a federal program, offers flood insurance, which can be purchased

through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors which include the date and type of construction of your home along with your building's level of risk.

Flood insurance protects two types of insurable property: building and contents. The first covers your building, the latter covers your possessions; neither covers the land they occupy. Congress mandated federally regulated or insured lenders to require flood insurance on properties that are located in areas at high risk of flooding. If you're not sure which area your property is in, take your **Risk Profile** at www.floodsmart.gov to learn more.

A lender can require flood insurance, even if it is not federally required.

PROPERTY PROTECTION

Rather than wait for a flood to occur, you can act now to protect your property from flood damage. Various alternatives are available to help minimize flooding. If the floor level of your property or structure is lower than the Base Flood Elevation (BFE) located on the Benton County Flood Insurance Rate map (FIRM), consider ways to prevent flooding from occurring, such as, retrofitting your building. Retrofitting means altering your building to eliminate or reduce flood damage.

Retrofitting Measures Include:

1. Elevating the building so that flood waters do not enter or reach any damageable portion of it.
2. Constructing barriers out of fill or concrete between the building and flood waters.

3. "Dry floodproofing" to make the building walls and floors watertight so water does not enter.
4. "Wet floodproofing" to modify the structure and relocate the contents so that when flood waters enter the building there is little or no damage.

Information on retrofitting techniques can be found on www.FEMA.gov

NATURAL AND BENEFICIAL FUNCTIONS

Natural and Beneficial Resources and Functions of Floodplains

Natural Flood & Erosion Control

- Provide flood storage and conveyance
- Reduce flood velocities
- Reduce flood peaks
- Reduce sedimentation

Water Quality Maintenance

- Filter nutrients and impurities from runoff
- Process organic wastes
- Moderate temperature fluctuations

Groundwater Recharge

- Promote infiltration and aquifer recharge
- Reduce frequency and duration of low surface flows

Biological Productivity

- Support high rate of plant growth
- Maintain biodiversity
- Maintain integrity of ecosystem

Fish and Wildlife Habitat

- Provide breeding and feedings grounds
- Create and enhance waterfowl habitat
- Protect habitats for rare and endangered species

Harvest of Wild & Cultivated Products

- Enhance agricultural lands
- Provide site for aquaculture
- Restore and enhance forest lands

Recreational Opportunities

- Provides areas for active and passive uses
- Provide open space

- Provide aesthetic pleasure

Areas for Scientific Study and Outdoor Education

- Contain cultural resources (historic and archaeological sites)
- Provide opportunities for environmental and other studies.

(Federal Interagency Floodplain Management Task Force. 1994, p. 41)

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All development within unincorporated Benton County needs local and state permits. Contact the Planning Department's of Benton County at (479) 271-1003 for advice before you build, fill, place a manufactured home or otherwise develop. The Floodplain Development Regulations and the International Building Code have special provision regulating construction and other developments within floodplains. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in unincorporated Benton County. Any development in the floodplain without a permit is illegal; such activity can be reported to the Floodplain Administrator at (479) 271-1003.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

What is Substantial Improvement? The National Flood Insurance Program (NFIP) requires that any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement must conform or meet the same construction requirements as a new building and be constructed above the minimum Base Flood Elevation (BFE) that is available through the preparation (signed and sealed) of an elevations certificate (EC) by a land surveyor, engineer, or architect, authorized by law to certify the elevation information. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed.

What is Substantial damage? Substantial damage means damage of any origin sustained by a building or structure when the cost of restoring the building to its pre-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. The unincorporated Benton County requires by ordinance that any substantial improvement or substantial damage improvement must have a building permit. Permit information can be obtained at the Planning Office located at 905 NW 8th Street, Bentonville, AR 72712, (479) 271-1003.

DRAINAGE SYSTEM MAINTENANCE

It is illegal in the unincorporated areas of Benton County to dump any type of debris into a stream, river, or drainage ditch. This debris can become entangled in culverts and shallow streambeds or drainage ditches and hamper drainage causing the flow of water to back up. Citizens of Benton County should also keep drainage ditches on their property free of debris, foliage and vegetation that would impede the flow of water. Debris dumping should be reported to the Benton County Environmental Enforcement @ 479-271-1083.

FLOOD INFORMATION

Citizens of Benton County can obtain flood information concerning flooding, flood maps, mandatory flood insurance purchase requirements, flood insurance requirements and inquiries from www.floodsmart.gov, www.FEMA.gov, Bentonville Library, and at the Benton County Planning Department at 905 NW 8th Street, Bentonville, AR 72712.

LOCAL FLOOD HAZARD MAP INFORMATION

[Link to GIS, PATH TO SFHA](#)

FLOOD SAFETY

1. Learn the safest route from your home or business to higher, safer ground, but stay tuned to reports of changing flood conditions.
2. If emergency officials tell you to evacuate or leave your home, go immediately to a safe shelter, hotel or relative's house;
3. Turn off all utilities, gas and electricity at the main switch. Stay away from power lines and electrical lines. Be alert for gas leaks.
4. Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than in any other location. Vehicles also push water into homes and cause additional property damage.

IMPORTANT USEFUL WEBSITES:

www.fema.gov, www.usgs.gov,
www.noaa.gov, www.nws.noaa.gov,
www.floods.org, www.weather.gov.

